



WE'RE WITH YOU

**To Fill College
Funding Gaps Fast**

nelnetbank

Member
FDIC

Backed by a company with 40 years of student loan experience, our Private Student Loans help you complete your educational journey.

- Competitive Rates
- Flexible Repayment Options – Including Deferred Payments Until No Longer Enrolled
- Easy Cosigner Release¹
- Auto Debit Savings²
- Knowledgeable Help
- Satisfactory Academic Progress Not Required
- Satisfy Past-Due Balances

Applying is Easy

Get Started at NelnetBank.com/Student

1. Check your rate in as little as two minutes with no hit on your credit³
2. Complete your application online
3. Add a cosigner (or if you're the cosigner you can invite the student borrower)
4. Select your loan offer after reviewing the options that best meet your needs



See back for details

¹COSIGNER RELEASE: A request for the cosigner to be released can be made by either the borrower or cosigner when each of the following conditions has been met:

- The account must have been in full principal and interest repayment for at least 24 months.
- Twenty-four consecutive, on-time principal and interest payments, or lump sum equivalent, must have been made.
- **NOTE:** A lump sum payment does not replace the requirement to have been in full principal and interest repayment for at least 24 months. Interest-only or fixed-pay payments while enrolled in school do not qualify towards the 24 consecutive on-time payments.
- The loan must be current at the time of request.
- The loan must not have been in deferment, hardship forbearance, or other alternative payment assistance plan within the past 24 months.

- The loan must not have been permanently modified from its original terms in the credit agreement.
- The primary borrower must be a U.S. citizen or have permanent residency in the United States.
- The primary borrower must meet the age of majority requirement in their permanent state of residency.
- Requirements are subject to change.

If all of these conditions have been met, then an application for cosigner release may be submitted. The primary borrower is required to demonstrate they have the ability to assume sole responsibility for the loan(s) by providing proof of income, meeting debt-to-income requirements, and having a satisfactory credit history. (A credit report will be obtained during the review process).

If you have questions on cosigner release, or would like to apply, contact us via email or phone at Loans@NelnetBank.com or 800.446.4190.

²AUTO DEBIT SAVINGS: Interest rate reduction of .25% for automatically withdrawn payments from any designated bank account (“auto debit discount”). Auto debit discount applies when full payments (including both principal and interest) are automatically drafted from a bank account. The auto debit discount will continue to apply during periods of approved forbearance or deferment if the auto debit discount was in effect at the time of receiving the forbearance or deferment. Auto debit discount will remain on the account unless (1) the automatic deduction of payments is canceled or (2) there are three consecutive automatic deductions returned for insufficient funds at any time during the term of the loan.

³CREDIT SCORE: Checking your rate results in a soft credit pull, which will not affect your credit score. If you continue with your application, Nelnet Bank will request your permission to obtain your full credit report from one or more consumer reporting agencies. This is a hard credit pull and may affect your credit score.